IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Justin Dolske, et al	)	Confirmation No.: 3354
	)	
Serial No.: 10/678,472	)	Examiner: Seye, Abdou K.
	)	
Filing Date: October 3, 2003	)	Art Unit: 2194

For: SMART CARD FRAMEWORK

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This is in response to the Office Action mailed September 20, 2007. Please revise the subject application as indicated below.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 11 of this paper.